

Aetna

AIX Group, a member of the  
Hanover Insurance Group

Bank of America

Catlin Insurance

ConnectiCare

Conning

First Investors Corporation

First Niagara Financial  
Group

The Hartford Financial  
Services Group

Hartford Steam Boiler  
Inspection & Insurance  
Company/Munich RE

ING U.S. Financial Services

InSource/Virtusa

Insurity

KPMG

Lincoln Financial Group

MassMutual Financial Group

MetroHartford Alliance

Northeast Utilities

People's United Bank

The Phoenix Companies

PricewaterhouseCoopers

Prudential Retirement

Robinson & Cole, LLP

Savings Bank Life  
Insurance/VantisLife

TD Bank

Travelers Companies

UnitedHealthcare

United Illuminating

Webster Bank

XL Group plc

**Statement of Opposition on Behalf of  
Connecticut's Insurance and Financial Services Cluster**  
Regarding  
**SB 259: AA Establishing the Connecticut Health Care  
Partnership**

Labor & Public Employees Committee

March 8, 2012

As an organization that represents one of Connecticut's largest industry sectors, we support providing health coverage choices for all residents; promoting wellness and preventative care; and managing cost controls to keep healthcare affordable. The Patient Protection and Affordable Care Act [PPACA] directs each state to create a Health Insurance Exchange for many of the same reasons. Co-led by Lieutenant Governor Nancy Wyman and OPM Secretary Ben Barnes, Connecticut's plan for an Exchange has made noticeable progress, with the Exchange board logging in countless hours as they work towards the federal deadline of 2014. Specifically, the work of the Exchange will:

- Develop standards of quality, transparency and plan cost limitations
- Create public education platforms so that individuals and businesses can understand and trust the new system of purchasing healthcare
- Decide which state mandates will be included in the offered plans
- Coordinate with new federal rules of expansion of Medicaid coverage
- Promote greater transparency through the use of technology

As a result, the State's Exchange is designed to expand coverage, provide more health care choices, provide transparency and lower health care costs for Connecticut residents and businesses. With all the work currently underway, it is important that we wait until the Exchange is formally launched to Connecticut consumers before we complicate the process with unnecessary legislation that could impede its delivery. For this reason, we oppose SB 259. Thank you for your consideration.

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